

United States Bankruptcy Court
District of MarylandIn re:
Robert Odell Polk, Jr.
DebtorCase No. 15-12659-pm
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0416-0

User: kgrant
Form ID: B9IPage 1 of 1
Total Noticed: 21

Date Rcvd: Feb 26, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2015.

db +Robert Odell Polk, Jr., 5634 Malvern Way, Capitol Heights, MD 20743-3052
 tr +Nancy Spencer Grigsby, 4201 Mitchellville Road, Suite 401, Bowie, MD 20716-3164
 29118163 +ADT Security Services, 3190 S. Vaughn Way, Aurora, CO 80014-3537
 29118351 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
 Baltimore, MD 21201-2305
 29118169 +DGEFCU, 2000 14th St. NW Ste. 2, Washington, DC 20009-4484
 29118167 Delbert Services, Rodney Square, N. 1100 N. Mkt. St., Wilmington, DE 18901
 29118168 +Department of Motor Vehicles, Government of the District of Columbia, PO Box 90120,
 Washington, DC 20090-0120
 29118170 Geico, One Geico Plaza, Bethesda, MD 20811-0001
 29118171 +London Woods Community Association, 14440 Cherry Lane Court #219, Laurel, MD 20707-4946
 29118352 Prince George's County, Treasurer Division, Room 1090, Upper Marlboro, MD 20772
 29118173 +Professional Account MGM, 633 W. Wisconsin Ave., Milwaukee, WI 53203-1920
 29118174 Seterus, Inc., PO Box 2008, Grand Rapids, MI 49501-2008
 29118353 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
 Baltimore, MD 21201-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: heather@hgomeslaw.com Feb 26 2015 19:49:16 Heather Lynn Gomes,
 The Law Office of Heather L. Gomes, LLC, 8737 Colesville Road Suite 307,
 Silver Spring, MD 20910

29118164 +E-mail/Text: bankruptcy@cashcall.com Feb 26 2015 19:50:19 Cashcall, Inc., 1 City Blvd. W.,
 Orange, CA 92868-3621
 29118165 +E-mail/Text: ned_fre-bankruptcies@cable.comcast.com Feb 26 2015 19:50:15
 Comcast Cable Communications, LLC, Attn: Law Department, One Comcast Center,
 Philadelphia, PA 19103-2833
 29118166 +EDI: CREDPROT.COM Feb 26 2015 19:48:00 Credit Protection Assoc., 13355 Noel Rd. Ste. 2100,
 Dallas, TX 75240-6837
 29118172 +E-mail/Text: Bankruptcy_General@pepco.com Feb 26 2015 19:49:45 Pepco, 701 9th St. NW,
 Washington, DC 20001-4572
 29118175 +EDI: AFNIVERIZON.COM Feb 26 2015 19:48:00 Verizon, PO Box 11328,
 Saint Petersburg, FL 33733-1328
 29118176 +E-mail/Text: Bankruptcy@washgas.com Feb 26 2015 19:49:51 Washington Gas,
 6801 Industrial Road, Springfield, VA 22151-4205
 29118177 +EDI: WFFC.COM Feb 26 2015 19:48:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2015 at the address(es) listed below:

Heather Lynn Gomes heather@hgomeslaw.com
 Nancy Spencer Grigsby grigsbyecf@chl3md.com

TOTAL: 2

B91 (Official Form 91) (Chapter 13 Case) (12/12)

Case Number **15-12659**

UNITED STATES BANKRUPTCY COURT
District of Maryland

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 2/26/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
***** See Reverse Side For Important Explanations and Possible Dismissal *****

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Odell Polk Jr.
5634 Malvern Way
Capitol Heights, MD 20743

Case Number:
15-12659 pm

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-3821

Attorney for Debtor(s) (name and address):
Heather Lynn Gomes
The Law Office of Heather L. Gomes, LLC
8737 Colesville Road Suite 307
Silver Spring, MD 20910
Telephone number: 301-273-8045

Bankruptcy Trustee (name and address):
Nancy Spencer Grigsby
4201 Mitchellville Road
Suite 401
Bowie, MD 20716
Telephone number: (301) 805-4700

Meeting of Creditors

Date: **April 9, 2015**

Time: **12:00 PM**

Location: **6305 Ivy Lane, Sixth Floor, Greenbelt, MD 20770**

Deadlines

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **7/8/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **8/25/15**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to Object to Plan:

Creditor's objections to the plan must be filed and copies served on the Chapter 13 Trustee, the debtor, and the debtor's attorney no later than 7 days before the date set for hearing on confirmation of the plan.

Deadline to File Certain Pleadings:

Debtor's motions to value collateral, motions to avoid liens, and all other motions which may impact the debtor's plan, should be filed by **4/9/15**

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/8/15

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. A copy of the plan will be sent to you under separate cover by the debtor.

If the chapter 13 trustee recommends confirmation, and no timely objections to confirmation are filed, then the court may confirm the plan, and there will be no confirmation hearing. Timely filed objections to confirmation of the plan and motions to convert or dismiss, will be taken up at the Plan Confirmation Hearing. The Plan Confirmation Hearing will be held:

Date: **5/19/15**

Time: **10:00 AM**

Location: **6500 Cherrywood Lane, Courtroom 3-D, Greenbelt, MD 20770**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:
Greenbelt Division
6500 Cherrywood Lane, Ste. 300
Greenbelt, MD 20770
Telephone number: (301) 344-8018

For the Court:
Clerk of the Bankruptcy Court:
Mark A. Neal

Visit www.mdb.uscourts.gov for court hours

Date: 2/26/15

EXPLANATIONS**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Possible Dismissal	Debtor's failure to comply with the filing requirements of the Bankruptcy Code § 521(a)(1) within 45 days of the filing of the petition will result in the automatic dismissal of this case pursuant to § 521(i)(1).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. For free legal advice, visit http://www.mdb.uscourts.gov/ and click on Don't Have an Attorney.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim may be filed electronically from the court's web site at http://www.mdb.uscourts.gov/content/electronic-filing-claims . A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web site: http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	